

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Regina M Dreher
Debtor

Case No. 18-03124-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 19, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:

Recip ID	Recipient Name and Address
db	+ Regina M Dreher, 1101 Fairyland Road, Lehigh, PA 18235-9064
5088978	+ Berkheimer Tax Administrator, 50 North 7th Street, Bangor, PA 18013-1731
5088980	+ Blue Ridge Communications, 613 3rd St, Palmerton, PA 18071-1520
5088981	Borough of Lehigh, 1 Constitution Avenue, Lehigh, PA 18235
5088982	+ Donegal Insurance, 1195 River Rd, Marietta, PA 17547-1638
5088983	+ First Commonwealth Fcu, 257 Brodhead Rd, Bethlehem, PA 18017-8938
5348067	+ First Commonwealth Federal Credit Union, P. O. Box 20450, Lehigh Valley, PA 18002-0450
5088985	+ Hamilton Law Group, Po Box 90301, Allentown, PA 18109-0301
5088986	+ Lehigh Area School District, 171 S 4th Street, Lehigh, PA 18235-2035
5088987	PNC, 300 Fifth Avenue. The Tower at PNC Plaza, Pittsburgh, PA 15222
5088991	+ UGI, P.O. Box 15503, Wilmington, DE 19886-0001
5088993	Wells Fargo, Credit Bureau Dispute Resoluti Po Box 14, Des Moines, IA 50306

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC2	Oct 19 2023 22:37:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
5088977	+ Email/Text: bankruptcy@ldf-holdings.com	Oct 19 2023 18:40:00	Amplify Funding, PO Box 542, Lac Du Flambeau, WI 54538-0542
5099178	+ EDI: BANKAMER2.COM	Oct 19 2023 22:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5088979	+ EDI: BANKAMER.COM	Oct 19 2023 22:37:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
5115501	Email/Text: Check.bksupport@globalpay.com	Oct 19 2023 18:40:00	GLOBAL PAYMENTS CHECK SERVICES, PO BOX 661158, CHICAGO, IL 60666-1158
5088984	Email/Text: Check.bksupport@globalpay.com	Oct 19 2023 18:40:00	Global Payments Check, Po Box 59371, Chicago, IL 60659
5138907	EDI: IRS.COM	Oct 19 2023 22:37:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
5093981	EDI: PENNDEPTREV	Oct 19 2023 22:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5093981	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2023 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5111169	+ Email/PDF: ebnotices@pnmac.com	Oct 19 2023 18:42:16	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5088988	+ Email/PDF: ebnotices@pnmac.com	Oct 19 2023 18:42:16	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602

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5088989	+ Email/Text: bankruptcy@ldf-holdings.com	Oct 19 2023 18:40:00	Radiant Cash, P.O Box 1183, Lac Du Flambeau, WI 54538-1183
5088990	EDI: TDBANKNORTH.COM	Oct 19 2023 22:40:00	TD Bank, 1701 Marlton Pike E, Cherry Hill, NJ 08034
5091631	Email/Text: bkrcy@ugi.com	Oct 19 2023 18:40:00	UGI Utilities Inc, PO Box 13009, Reading PA 19612
5088992	+ EDI: WFFC.COM	Oct 19 2023 22:40:00	Wells Fargo, Po Box 5156, Sioux Falls, SD 57117-5156
5100646	EDI: WFFC2	Oct 19 2023 22:37:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5108648	EDI: WFFC2	Oct 19 2023 22:37:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	First Commonwealth Federal Credit Union, P. O. Box 20450, Lehigh Valley, PA 18002-0450

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis X. Crowley	on behalf of Creditor PENNYMAC LOAN SERVICES LLC frank.crowley@blankrome.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Joshua Andrew Gildea	on behalf of Creditor First Commonwealth Federal Credit Union jgildea@flblaw.com ccharlton@flblaw.com

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Patrick James Best

on behalf of Plaintiff Regina M Dreher patrick@armlawyers.com
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Patrick James Best

on behalf of Debtor 1 Regina M Dreher patrick@armlawyers.com
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Regina M Dreher

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6581

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-03124-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Regina M Dreher
aka Regina Marie Helen Dreher, aka Regina
Dreher

10/19/23**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.